



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Hogan, et al.
Serial No. : 09/886,486 Examiner : Jalatee Worjloh
Filed : 06/22/2001 Group Art Unit: 3621

For: AN IMPROVED METHOD AND SYSTEM FOR CONDUCTING
SECURE PAYMENTS OVER A COMPUTER NETWORK WITHOUT
A PSEUDO OR PROXY ACCOUNT NUMBER

REPLY TO OFFICE ACTION

I hereby certify that this paper is being deposited on November 10, 2005 with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

Manu J Teiwani

Attorney Name

Signature

37,952

PTO Registration No.

November 10, 2005

Date of Signature

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

A three-month extension of time to respond to the Office Action dated May 10, 2005 for the above-identified application is hereby requested. The required fee is enclosed herewith. Any additional fees can be charged to our Deposit Account No. 02-4377.

In response to the Office Action dated May 10, 2005, applicants amend the claims as shown in the **Claims** section beginning of page 2 of this paper and present remarks in the Remarks section beginning on page 5 of this paper